

# **The R.I. Health Benefits Exchange Strategic Plan 2012-2015**

(as recommended by the Rhode Island Health Benefits Exchange  
Advisory Board to the Governor)

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## **Vision**

The Rhode Island Health Benefits Exchange supports health reform efforts at the state and national level that provide all Rhode Islanders with better health and increased access to high quality, coordinated care at a reasonable, predictable cost.

## **Mission**

The Rhode Island Health Benefits Exchange will serve as a robust resource for Rhode Islanders and Rhode Island businesses to learn about and easily compare the quality and affordability of their health insurance options, enroll in coverage and, if eligible, access subsidies for coverage.

## **Principles**

- **Exceptional Customer Experience:** The Exchange will be consumer-driven, present meaningful consumer choice and will be a user-friendly tool that meets the needs of those it serves.
- **Simplicity:** The Exchange will strive to be a straightforward and uncomplicated resource.
- **Affordability:** The Exchange will expand access to health insurance while focusing on improving quality of care and containing cost for individuals.
- **Flexibility:** The Exchange will be a versatile participant in the Rhode Island health care system, fully capable of responding to the needs of its customers and the changing health care system.
- **Transparency:** The Exchange will remain answerable and accessible to those it serves.
- **Fiscal Prudence:** The Exchange will deliver value to the consumer and maintain a sustainable business model.
- **Alignment with other governmental health reform initiatives:** The Exchange will partner with or enhance other governmental health reform efforts within Rhode Island.
- **Catalyst:** The Exchange will serve as a vehicle for improving the health of Rhode Islanders and bringing about innovative improvements to the RI health care marketplace.

## **Goals**

1. Improve the health of Rhode Islanders
2. Achieve near universal coverage
3. Favorably impact health insurance cost trends
4. Favorably impact health care delivery system effectiveness and efficiency
5. Add value to employer health insurance purchasing

**Operational and Board Objectives – Revised 3 12 2012  
2012-2015**

<b>Operational Objective</b>	<b>Board Objective</b>
1. In compliance with federal deadlines, secure the services through an RFP process, to develop a technology platform for the Exchange.	1. Consistent with federal deadlines, review and provide input to the development of the RFP and participate in the process to secure the services to develop a technology platform for the Exchange.
2. Recruit and retain the core staff of the Exchange consistent with the staffing model submitted for federal funding.	2. Support the Executive Director to ensure that appropriate and qualified staff are recruited in a timely manner.
3. In compliance with federal deadlines, obtain positive federal “gate review” of progress on policy, operations and technology plans for the Exchange.	3. Consistent with federal deadlines, advise the Governor on policy choices and provide guidance on the operations and technology plans for the Exchange sufficient to obtain a positive federal “gate review” and subsequent certification.
4. In compliance with federal deadlines, apply for federal certification for the Exchange including its enabling authority and governance structure, basic exchange functions and basic SHOP functions.	4. Support the Executive Director and staff in successfully obtaining federal certification for the Exchange.
5. In compliance with federal deadlines, develop innovative approaches for small employers to participate in the selection and purchase of their employees’ health coverage through the Exchange.	5. Consistent with federal deadlines, advise the Governor on policy choices and provide guidance on the development of the SHOP services on the Exchange to serve Rhode Island small employers through innovative approaches for purchase of their employees’ health coverage.
6. In compliance with federal deadlines, provide a functional user-friendly portal that will facilitate a consumer-centered experience to help educate, inform and guide individuals and families, small businesses and their employees as they seek to select the best health insurance product to meet their needs, supported by a range of consumer support and assistance tools.	6. Support the Exchange Director and staff in efforts to develop, consistent with federal deadlines, a user-friendly portal, that will facilitate a consumer-centered experience to help educate, inform and guide individuals and families, small businesses and their employees as they seek to select the best health insurance product to meet their needs, supported by a range of consumer support and assistance tools.

7. While developing and operating the Exchange, continue to utilize broad outreach to consumers, including such methods as focus groups, to design the programmatic and technology solutions best suited to meet the needs of Rhode Islanders seeking information and insurance coverage.	7. Ensure that broad consumer outreach strategies, including such methods as focus groups, are continuously utilized to guide the design and operation of the portal, in addition to programmatic and technology solutions best suited to meet the needs of Rhode Islanders seeking information and insurance coverage.
8. In compliance with federal deadlines, operate a technology platform and Exchange program that enables the consumer to easily compare the cost and quality of coverage to meet his/her needs, easily and quickly enroll in coverage and determine eligibility for and, if eligible, access subsidies for coverage.	8. Make recommendations, based on continuous evaluation, to guide the technology and operations of the Exchange to ensure that the Exchange enables the consumer to easily compare the cost and quality of coverage to meet his/her needs, easily and quickly enroll in coverage and determine eligibility for and, if eligible, access subsidies for coverage.
9. In compliance with federal deadlines, develop, implement and continuously evaluate the effectiveness of benefit design and health plan certification processes that promote cost containment and health care delivery system and enrollee health improvements through reform innovations.	9. Provide policy direction, based on continuous evaluation, to the ongoing development of benefit design and health plan certification processes that promote cost containment and health care delivery system and enrollee health improvements through reform innovations.
10. In compliance with federal deadlines, expand the operational capabilities of the technology platform over time, to allow for a single system for determining eligibility for health insurance and other human services assistance programs that have the ability to improve health.	10. Provide policy guidance on the expansion of the technology platform over time, to allow for a single system for determining eligibility for health insurance and other human services assistance programs that have the ability to improve health.
11. In compliance with federal deadlines, expand the scope of who can enroll through the Exchange if a policy decision is made that doing so advances the goals of the Exchange.	11. Provide policy guidance on the advisability of expanding the scope of who can enroll through the Exchange over time. This will include providing policy recommendations to the Governor on critical issues regarding the scope of the Exchange, such as whether the state should adopt the Basic Health Plan model.